

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	Bankruptcy No. 19-23046-GLT
Lee W. Pillar,)	
	Debtor.) Chapter 13
)	
Lee W. Pillar,)	Document No.:
	Movant,) Related to Document No.: 48
vs.)	
M&T Bank,)	Related to Claim No. 7
	Respondent.)

INTERIM MORTGAGE MODIFICATION ORDER

On or about November 20, 2019, the above named Debtor and Respondent M&T Bank (“Creditor”) entered into a trial modification (the “Trial Modification”), through the Court’s *Loss Mitigation Program* (LMP), with respect to the FIRST mortgage on the Debtor’s residence. The terms of the Trial Modification require monthly payments in the amount of \$1,879.10 (“Trial Payments”) to begin on December 1, 2019, and to continue in that amount until February 1, 2020 (the “Trial Modification Period”). In light of the need for an immediate change in the distribution to the Creditor, the Debtor requests the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 22nd day of November, 2019, for the foregoing reasons it is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the amount of \$1,879.10 for the following months: December 2019, January 2020, and February 2020. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court. The Chapter 13 Trustee should send payment to M&T Bank, PO Box 62182, Baltimore, MD 21264-2182; Reference: Loan #0015527575. A payment made by the Chapter 13 Trustee during the month in which the payment is due shall be deemed to be a timely payment, regardless of the date of the payment or when the payment is received or processed by the Creditor.

(2) In the event that a Permanent Modification is reached between the Parties, the Debtor immediately shall file a Motion to Authorize the Loan Modification in compliance with W.PA.LBR 9020-6(d).

(3) The LMP Period is extended until fourteen (14) days after the expiration of the Trial Modification Period. If the Debtor has not filed a Motion to Authorize the Loan Modification within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtor shall immediately file and serve either a Motion to Extend the Loss Modification Period pursuant to W.PA.LBR 9020-5(b) or a Motion to Terminate the Loss Modification Program pursuant to W.PA.LBR 9020-5(c) that sets forth the specific reasons why an agreement was not reached.

(4) Any Party may seek a further hearing regarding the amendment or termination of this Order at any time during the Trial Modification Period by filing an appropriate Motion.

(5) Within three (3) days of entry of this Order, Debtor shall serve this Order electronically on the Chapter 13 Trustee at the following email address: LMP@chapter13trusteewdpa.com and Debtor shall not be entitled to rely on CM/ECF or United States Mail for service of this Order on the Chapter 13 Trustee. The Debtor's Certificate of Service shall reflect service upon the above identified email address.

Dated: 11/22/19



UNITED STATES BANKRUPTCY JUDGE

Case administrator to serve:

Debtor(s)
Joan Shinavski, Counsel for Debtor(s)
James Warmbrodt, Counsel for Creditor M&T Bank
Ronda J. Winnecour, Esq. Ch 13 Trustee

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lee W. Pillar
 Debtor

Case No. 19-23046-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: pdf900Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db +Lee W. Pillar, 1707 Sohn Road, Aliquippa, PA 15001-4527

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
 Joan Shinavski on behalf of Debtor Lee W. Pillar joan@gabrielshieldslaw.com,
 jshinavski@hotmail.com/brandon@gabrielshieldslaw.com
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@berNSTEINlaw.com,
 jbluemle@berNSTEINlaw.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com

TOTAL: 5